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**October 18, 2023**

VIA ECF

Chamber of the Honorable Nancy Hershey Lord  
United States Bankruptcy Judge  
United States Bankruptcy Court  
271 Cadman Plaza East  
Brooklyn, NY 11201

Re: Debtor: Lovely Yeasmin  
Case No. 22-41997  
Papers: Loss Mitigation Status Letter  
Hearing: October 19, 2023 at 10:00 AM

Honorable Madam:

On October 17, 2023, this counsel received an email from the counsel for the secured creditor requiring following document for the contributor Anik Ahmed, to wit:

“W2: WE RECEIVED THE WAGE AND INCOME TRANSCRIPTS BUT IT WAS NOT LEGIBLE AND WE NEED THE ACTUAL W-2S RECEIVED FROM THE EMPLOYER. PLEASE PROVIDE THE 2022 AND 2021 W2”

Because of some conflict with the CPA for the family, contributor Anik Ahmed could not procure his W-2s for the years 2021 and 2022. Thereafter, Anik Ahmed contacted Internal Revenue Service (“IRS”) and obtained Form W-2 Wage and Tax Statement or Wage and Income Transcript for 2021 and 2022. This Form W-2 Wage and Tax Statement or Wage and Income Transcript for 2021 and 2022 contains same information as W-2 provided by the employer. One difference is the format of the form. W-2 provided by employer looks different from the Form W-2 Wage and Tax Statement or Wage and Income Transcript provided by IRS.

On October 7, 2023, this counsel emailed to counsel for secured creditor two outstanding items included the above Form W-2 Wage and Tax Statement or Wage and Income Transcript. On August 9, 2023, Anik Ahmed provided a letter of explanation to secured creditor of his inability to procure W-2s from the CPA due to his non-cooperation and informed that he has requested for tax and W-2s from the IRS.

It is the common understanding that Form W-2 Wage and Tax Statement or Wage and Income Transcript from IRS provide same information as W-2, however, secured creditor’s above demand for original W-2 issued by the employer seems burdensome.

Thanking you for your consideration with this matter.

Very truly yours,

/s/ Ehsanul Habib  
Ehsanul Habib, Esq.